

E-BANKING SYSTEM BENEFITS AND ISSUES: AN ANALYSIS OF LITERATURE REVIEW

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Abstract	<p><i>The study aims to explore and comprehend the benefits or advantages, issues and challenges of the e-banking system. The study was conducted by employing an analysis of the literature review approach through the identification, screening, eligibility, and inclusion process. A total of 34 articles were used for the final discussion ranging from 2017 until 2022. It was found that E-banking has many benefits and challenges in terms of applying the system to both customers and the banking sector itself. This is apparent when customers are at ease when using the e-banking system and when the cost, time and energy required to visit any bank branch are reduced. When the banking authority can implement e-banking, the system will be more efficient and will be to save money on labour, paper and the construction of bank buildings. Customers and banking authorities face the most difficult challenges regarding security, which will need to be improved by the related regulatory authorities.</i></p> <p>Keywords: <i>E-banking, Mobile, Benefits, Issues, Security.</i></p>
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INTRODUCTION

A bank is a financial institution that provides services such as money storage, currency exchange, lending and bill payment (Pustaka, 2005). Essentially, the functions and services of banks differ depending on the type of bank. There are five types of banks in Malaysia: The Central Bank, Commercial Bank and Islamic Bank, Merchant Bank, Statutory Body Bank and Co-operative Bank. Following the establishment of the first Islamic bank, Bank Islam Malaysia Berhad (BIMB), the bank's operations have been carried out in dual systems, namely the Islamic banking system and the conventional banking system, since 1983 (Meor Razak et al., 2012). Later, on March 4, 1993, the Interest-Free Banking Scheme was implemented, now known as the Islamic Banking Scheme (SPI), allowing conventional financial institutions to offer Islamic banking services (Meor Razak et al., 2012).

The banking system has undergone a rapid revolution with the country's technological advancements and development. E-banking is viewed as a system or platform that can benefit both banking authorities and customers (Chauhan et al., 2022). Indeed, the e-banking system can improve the efficiency of the banking system by

automatically storing all data and information, reducing errors made in the banking system manually (Rabiu et al., 2019). The effectiveness and efficiency of the e-banking system can also be demonstrated when users can conduct transactions without having to visit a bank branch. During the outbreak of COVID-19 infectious diseases, all sectors of the economy, including the banking sector, were closed to prevent the disease from spreading. However, customers can perform banking activities such as opening accounts, money transfers, utility bill payments, e-commerce payments, credit card applications (Desnita et al., 2022), checking account balances and even obtaining bank financial statements through e-banking (Ololade & Ogbeide, 2017).

E-banking can be divided into three types: mobile/phone banking, internet/online banking, and smart card banking (Rabiu et al., 2019). Moreover, another term that can be formulated in the term e-banking is digital banking. However, in this study, the authors will concentrate on systematic literature reviews regarding the benefits and challenges of mobile banking, internet/online banking and digital banking. This is because the banking system has similar features for transactions requiring internet access via a mobile phone, laptop or computer. In short, mobile banking is an innovation that has gradually spread across several financial institutions and other sectors of the economy. With this convenience, anyone with a mobile phone can use his number as a bank account (Rabiu et al., 2019). Internet banking, also known as online banking, enables customers to conduct financial transactions on secure websites operated by institutions such as retail or virtual banks, credit unions or building societies (Rabiu et al., 2019). Furthermore, digital banking can be defined as an automation of traditional banking services that allows bank customers to access banking products and services via electronic/online platforms. It is also a platform for digitalizing all banking operations and replacing the bank's physical presence with an ongoing online presence, removing the need for users to visit branches (Tavaga, 2021).

The Term of E-Banking

Several definitions of e-banking are highlighted, which can then be clearly understood. E-banking is an umbrella term for the process by which a customer can perform banking transactions electronically without visiting a branch, as well as systems that allow customers of banks, individuals or businesses, to access accounts, transact business or obtain information on financial products and services via a public or private network, including the internet (Khan, 2021). The same can be said for Jahangir and Begum (2007), who define e-banking as a process that allows a customer to conduct banking transactions electronically without visiting a physical location (Inder et al., 2022; Keivani et al., 2012; Rabiu et al., 2019). Furthermore, Ololade & Ogbeide (2017) defines online banking as e-banking. Besides that, according to Lusaya & Kalumba (2018), e-banking is an electronic connection between a bank and its customers to prepare, manage and control financial transactions.

Ali et al. (2021), on the other hand, believes that e-banking refers to financial tasks that are carried out using electronic innovation, and that the service may use a desktop computer as well as an internet browser to connect to any of the banks' websites and carry out any of the online banking functions. Ngo et al. (2018) and Teka (2020) also stated that e-banking is a service that can be provided through the use of electronic equipment. Accordingly, e-banking is a modern traditional banking system that aims to provide banking services more quickly and effectively, with no paperwork involved (Rabiu et al., 2019).

Furthermore, Preetha et al. (2019) define an electronic banking system as a product designed for online banking that provides easy and secure access to your bank account. According to Baron's Dictionary, e-banking is a type of banking in which funds are transferred between financial institutions using electronic signals rather than cash, checks or other negotiable instruments (Uford, 2018). E-banking services are a type of service that use internet network connections (Inder et al., 2022). This is also supported

by other previous studies (Anouze & Alamro, 2020; Pavithra & Geetha, 2021; Rodrigues et al., 2017; Singh et al., 2019). Finally, e-banking can also be defined as a process in which users can conduct transactions directly through their bank accounts, such as paying utility bills and transferring funds (Kaabachi et al., 2017). To summarize, e-banking is a platform that offers all of the services traditional banks provide but can be accessed via electronic devices with an internet connection instead of visiting a bank branch.

METHODOLOGY

This study implements a systematic literature review to obtain data from previous studies. The systematic approach differs from the traditional method in that it is objectively oriented, replicable systematic, and comprehensive, and the process of reporting the text resembles that of empirical work in some ways (Moher et al., 2016; Weed, 2005). By reviewing relevant literature, we understand the breadth and depth of the existing body of work and identify gaps to explore. We can test a specific hypothesis and develop new theories by summarizing, analyzing, and synthesizing a group of related literature. We can also evaluate the validity and quality of existing work against a criterion to reveal weaknesses, inconsistencies, and contradictions (Paré et al., 2015). Thus, this study aims to identify the current study on e-banking system benefits and challenges. In order to identify the corresponding publications, it is necessary to define the search criteria, database, search term, and publication period (Woschank et al., 2020; Xiao & Watson, 2019). In order to find reference materials, the author used Google Scholar and Scopus platforms. The authors comprehended and analyzed 34 articles published between 2017 and 2022. The Scopus site searches for "Article Title, Abstract, Keywords" such as (e-banking AND system), (benefits AND issues AND of AND e-banking), (intention AND e-banking), (challenges AND e-banking), (benefits AND issues AND mobile AND banking) and (benefits AND issues AND mobile AND banking). The following table lists authors and the types of studies that discovered either benefits, challenges or both benefits and challenges in e-banking systems with a total of 34 articles:

Table 1: Authors and Theme of Studies

No.	Author(s)	Themes		
		Benefit	Challenges	Benefit & Challenges
1	Rodrigues et al., (2017)	√		
2	Rahi et al., (2017)	√		
3	Kaabachi et al., (2017)	√		
4	Ayyash (2017)	√		
5	Wang et al., (2017)	√		
6	Ngo et al., (2018)	√		
7	Yaseen & El Qirem, (2018)	√		
8	Rabiu et al., (2019)	√		
9	Singh et al., (2019)	√		
10	Usman et al., (2020)	√		
11	Anouze & Alamro (2020)	√		
12	Pavithra & Geetha (2021)	√		
13	Nguyen et al., (2021)	√		
14	Shyu et al., (2021)	√		
15	Rahi et al., (2022)	√		
16	Asadi et al., (2017)		√	
17	Lusaya & Kalumba (2018)		√	
18	Guo et al., (2018)		√	
19	Karim et al., (2019)		√	
20	Preetha et al., (2019)		√	
21	Jibril et al., (2020)		√	

22	Aduba (2021)	√	
23	Desnita et al., (2022)	√	
24	Ololade & Ogbeide (2017)		√
25	Chukwudi & Amah (2018)		√
26	Uford (2018)		√
27	Usino & Metri (2018)		√
28	Poeng et al., (2018)		√
29	Rehman et al., (2019)		√
30	Teka (2020)		√
31	Msweli & Mawela (2021)		√
32	Khan (2021)		√
33	Inder et al., (2022)		√
34	Chauhan et al., (2022)		√

DISCUSSION

Benefits of E-Banking System

E-banking offers numerous benefits and advantages to bank customers. One benefit that bank customers will receive is the ability to use more convenient services. This is because users can conduct all transactions from anywhere and at any time without having to visit a bank branch (Anouze & Alamro, 2020; Chukwudi & Amah, 2018; Inder et al., 2022; Khan, 2021; Msweli & Mawela, 2021; Nguyen et al., 2021; Pavithra & Geetha, 2021; Preetha et al., 2019; Rabiou et al., 2019; Singh et al., 2019; Usino & Metri, 2018). Therefore, users can conduct transactions to a destination (Khan, 2021). This increases user efficiency in managing their bank accounts because they only need internet access to connect to the banking system using electronic devices such as mobile phones or laptops (Chukwudi & Amah, 2018; Pavithra & Geetha, 2021; Rahi et al., 2017; Teka, 2020).

Furthermore, e-banking can provide faster and more cost-effective services in terms of cost, time and energy (Inder et al., 2022; Khan, 2021; Rabiou et al., 2019; Usman et al., 2020). This is evident when customers can save money on fuel and vehicle costs by visiting a bank branch. Customers also save time by not having to wait in line at a physical bank to check their account balance or transfer money to another bank account (Ali et al., 2021; Ismail, 2018; Ololade & Ogbeide, 2017; Pavithra & Geetha, 2021; Poeng et al., 2018; Uford, 2018; Yaseen & El Qirem, 2018). The bank's operating costs can also be reduced. Additionally, the bank's operational expenses might be decreased because it does not need to budget to construct a bank building. (Kaabachi et al., 2017; Keivani et al., 2012; Uford, 2018). Employee salary payments, banking product promotion costs (Chukwudi & Amah, 2018; Uford, 2018) and paper costs can all be reduced because e-banking services use the system automatically.

Besides that, e-banking provides services at the touch of a button while encouraging more people to keep their money in banks. This is evident when banks in Saudi Arabia offer low or no initial deposits when opening an account (Khan, 2021). Furthermore, some banks charge lower loan rates and no penalties if a customer withdraws funds from a fixed deposit account early (Kaabachi et al., 2017). This is due to cost reductions in banking operations. Furthermore, a variety of banking services can be performed online, just like banking activities in physical banks. Checking accounts, knowing the interest rates of financial products, checking account transaction history, money transfers, utility payments, online purchase of goods or services, car or home loan application, personal loan or education (Khan, 2021), purchase of investment products, making takaful contributions (Ayyash, 2017) and credit card application are among the services available (Chukwudi & Amah, 2018). Users can also ask support staff questions about banking (Chauhan et al., 2022; Shyu et al., 2021) and request opinions on banking products (Wang et al., 2017).

Consumer security can be maintained through e-banking. This is demonstrated by the fact that consumers no longer need to carry large amounts of cash to spend because payments can be made via e-banking (Pavithra & Geetha, 2021; Uford, 2018). In addition, for each transaction or application for banking products, the bank will send a brief message via SMS or email (Inder et al., 2022). This is critical to protect the client's finances and avoid abuse by any party. The e-banking system is also safe because it has sufficient anti-theft and fraud protection (Inder et al., 2022). Following that, e-banking offers the best visual display and sufficient banking product information. (Rahi et al., 2022; Rehman et al., 2019; Rodrigues et al., 2017). Customers can also quickly channel complaints and suggestions about e-banking services (Nguyen et al., 2021). As a result, user satisfaction and loyalty can be improved.

Challenges of an E-Banking System

For every advantage in a system, some challenges must be faced either before or during implementation. Security issues are among the issues that can be identified. Hackers, phishers, malware, e-fraud, other cybercrimes, and identity theft frequently target online banking. If an unethical third party breaches the customer's privacy and personal information, there is a risk of financial information and online money theft (Asadi et al., 2017; Chauhan et al., 2022; Chukwudi & Amah, 2018; Desnita et al., 2022; Guo et al., 2018; Inder et al., 2022; Jibril et al., 2020; Karim et al., 2019; Khan, 2021; Msweli & Mawela, 2021; Ololade & Ogbeide, 2017; Poeng et al., 2018; Rehman et al., 2019; Teka, 2020; Uford, 2018). This can occur even if advanced software for account protection has been designed. Personal safety laws are also enforced, though their application is still sloppy (Aduba, 2021).

Although some authors claim that e-banking is less expensive, some studies claim it is significantly more expensive. This is because banking authorities must develop sophisticated technology software to enable e-banking. An exorbitant fee will also be charged for the services of an IT specialist (Chukwudi & Amah, 2018). On top of that, there are countries with insufficient IT expertise, which has made it difficult for banking authorities to establish e-banking (Chukwudi & Amah, 2018; Karim et al., 2019; Rabiou et al., 2019). Customers are also affected by the high cost because they must provide electronic devices such as mobile phones or laptops to connect to e-banking services (Lusaya & Kalumba, 2018; Msweli & Mawela, 2021). However, because mobile phones are now necessary, they are no longer a significant concern. Consumers are now concerned about the high cost of internet access (Poeng et al., 2018). Customers in Indonesia who use online banks are frustrated with the slowness of the systems' display loads (Usino & Metri, 2018).

As a result of the officer reduction due to the e-banking system, e-banking can affect the position of an officer in the banking service, particularly the cashiered officer of the bank (Ololade & Ogbeide, 2017). If a banker wants to stay in the industry, they must learn new technology skills. However, studies show that banking authorities must send officers to specific courses due to a shortage of bankers who can master the knowledge. This raises the cost of banking (Chukwudi & Amah, 2018). Furthermore, the challenge in implementing online banking is that some users need more information, understanding and training in e-banking. Some are too afraid to conduct transactions, especially when large sums are involved (Msweli & Mawela, 2021). Furthermore, some users need help understanding the use of e-banking because the language provided in the facility is not incomprehensible, such as in Jordan and Africa (Karim et al., 2019; Msweli & Mawela, 2021). Finally, the relationship between the bank and the less connected customer makes loan approval more challenging and complex (Khan, 2021).

CONCLUSION

The benefits of e-banking should be celebrated, and every existing system flaw is undeniable, so an effort to improve in a better direction is required. The authors

discovered that e-banking is still popular because it provides consumers convenience. This is because all banking transactions can be completed without having to visit a bank branch and can be completed at any time and from any location (Anouze & Alamro, 2020; Chukwudi & Amah, 2018; Inder et al., 2022; Khan, 2021; Msweli & Mawela, 2021; Nguyen et al., 2021; Pavithra & Geetha, 2021; Preetha et al., 2019; Rabiou et al., 2019; Singh et al., 2019; Usino & Metri, 2018). However, the issue of security becomes a hot topic among users when third parties do irresponsible things, such as stealing users' data and personal information so that money can be stolen online (Asadi et al., 2017; Chauhan et al., 2022; Chukwudi & Amah, 2018; Desnita et al., 2022; Guo et al., 2018; Inder et al., 2022; Jibril et al., 2020; Karim et al., 2019; Khan, 2021; Msweli & Mawela, 2021; Ololade & Ogbeide, 2017; Poeng et al., 2018; Rehman et al., 2019; Teka, 2020; Uford, 2018).

Furthermore, e-banking can save both consumers' and banks' money. This is visible when the cost of fuel and vehicles is reduced because e-banking only requires electronic devices and internet access to connect to the banking system (Inder et al., 2022; Khan, 2021; Rabiou et al., 2019; Usman et al., 2020). Additionally, labour, paper, and bank construction costs can be reduced (Kaabachi et al., 2017; Keivani et al., 2012; Uford, 2018). However, the cost of developing an e-banking system and the IT specialist workforce's wages appear to be higher (Chukwudi & Amah, 2018). Besides that, providing electronic devices and internet access is prohibitively expensive (Poeng et al., 2018; Usman et al., 2020; Wang et al., 2017). Next, e-banking can provide information about banking products clearly and understandably, as well as with more visually appealing graphics (Rahi et al., 2022; Rehman et al., 2019; Rodrigues et al., 2017). However, it is a significant challenge for consumers who are less confident in carrying out banking transactions, substantial sums of money, other than to feel a lack of training in the use of the banking system (Msweli & Mawela, 2021).

Based on all the literatures reviews, every benefit and advantage in the e-banking system is undoubtedly followed by another flaw. Nonetheless, the system must be developed so that a country can compete and be viable with both developed and developing countries. This is critical so that the country's banking sector stays caught up, opening up new opportunities in the investment sector and improving the country's economic outlook. As a result, the government's role in driving and encouraging the banking sector to use the e-banking system is critical. IT expertise is also crucial in the system's design and development. This is necessary to improve the quality, understanding and satisfaction of customers, as well as to maintain security features so that the financial institution can guarantee customer loyalty.

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